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5 Sellers send information on to-be-sold items (products or services) to an entity (“aggregator”) that compiles the information into an online or offline catalog for distribution to buyers. The buyers purchase the items by sending orders and payments to a financial institution (“clearinghouse”) that sends a portion of the payments to the aggregator for generating the sales and another portion to the seller for sale of their item.

10 The clearinghouse also sends the order to the seller, or a fulfiller retained by the seller, to deliver the sold item to the buyer.